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PATENT
Customer No. 22,852
Attorney Docket No. 06502.0342-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Manish KALBANDE et al.)	Group Art Unit: 3628
)	
Application No.: 09/867,645)	
)	Examiner: Harbeck, Timothy M.
Filed: May 31, 2001)	
)	
For: METHODS AND SYSTEMS FOR)	Confirmation No. 7993
DELIVERY OF INFORMATION)	
UPON ENROLLMENT IN AN)	
INTERNET BILL PRESENTMENT)	
AND PAYMENT ENVIRONMENT)	

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed September 26, 2006, the period for response to which extends through December 26, 2006, Applicants respectfully request reconsideration of this application in light of the following remarks.

Remarks begin on page 2.